

RENTAL ASSISTANCE DEMONSTRATION (RAD)

FACT SHEET #7: FAMILY SELF-SUFFICIENCY (FSS) & RESIDENT OPPORTUNITIES AND SELF-SUFFICIENCY (ROSS)

WHAT IS RAD?

The **Rental Assistance Demonstration (RAD)** is a program of the Department of Housing and Urban Development (HUD) that seeks to **preserve affordable housing**.

Public housing units across the country need more than \$26 billion in repairs and many public housing agencies (PHAs) do not have enough money to keep units in good condition. RAD provides PHAs a way to repair units without depending on additional money from the government.

RAD allows PHAs to convert a public housing property's HUD funding to either:

- **Section 8 project-based voucher (PBV); or**
- **Section 8 project-based rental assistance (PBRA).**

This conversion of funding type lets PHAs borrow money to make needed repairs.

HOW DOES RAD AFFECT MY FSS OR ROSS PARTICIPATION?

In public housing, your PHA could apply for funding for a Public Housing **Family Self-Sufficiency (PH FSS)** or **Resident Opportunities and Self-Sufficiency Service Coordinators (ROSS)** program. This funding helped connect you to resources and supportive services, such as education and employment programs and counseling services.

If you participated in these programs in public housing, **you may continue to participate in the FSS and ROSS programs** once your property is converted through RAD.

FACT SHEETS FOR PUBLIC HOUSING RESIDENTS

This series of fact sheets will help public housing residents learn about RAD. All fact sheets are posted on RAD's website at www.hud.gov/rad, under the 'Residents' tab. This fact sheet discusses residents' participation in the Family Self-Sufficiency (FSS) and Resident Opportunities for Self-Sufficiency (ROSS) programs.

WHAT IS THE FSS PROGRAM?

The public housing FSS program helps families obtain and maintain living wage employment (jobs that provide enough income to cover a family's basic needs) by connecting residents to services such as:

- Child care,
- Transportation,
- Education,
- Job training and employment counseling,
- Job placement,
- Substance or alcohol abuse treatment or counseling, and/or
- Homeownership counseling.

If you chose to participate in the PH FSS program, you entered into a five-year **Contract of Participation**, which identified program rules, activities you would complete, and your program goals.

To operate the program, your PHA could have applied to HUD for one-year grants to fund a **Service Coordinator** who linked residents to resources. Your PHA would have also established an FSS **escrow account** for you.

If your earned income increased during the program, you paid increased rent to your PHA like any other resident, but your PHA put the additional rent into your escrow account. The

funds placed in the escrow account are yours and are available to you upon successful completion of the FSS program.

HOW DOES RAD IMPACT FSS?

As explained above, your PHA may convert your property to either **PBV** or **PBRA** through RAD.

PBV: PBV is part of HUD's Housing Choice Voucher (HCV) program. The HCV program also has a FSS program (called HCV FSS instead of PH FSS). **If you participate in the PH FSS program and:**

Your PHA also has a HCV FSS program	Your PHA does not have an HCV FSS program
Your PHA <u>must</u> convert you to the HCV FSS program.	Your PHA <u>must</u> establish a HCV FSS program and convert you to the program.
Your PHA can enroll new participants in the HCV FSS program if there is space.	Your PHA is not required to enroll any new participants in the HCV FSS program.

Current HCV FSS rules allow a PHA to terminate your rental assistance if you do not comply with your **Contract of Participation**. However, if you convert to the HCV FSS program through RAD, your PHA may not terminate your rental assistance for this reason.

PBRA: PBRA does not have an FSS program, although HUD is currently writing new rules for one. Currently, your PHA must continue to operate the PH FSS program for any participants in the PH FSS program. The PHA will continue to provide you with a **Service Coordinator** and make payments to your escrow account until the end of your Contract of Participation. However, your PHA may not enroll new participants in the PH FSS program.

WHAT IS THE ROSS PROGRAM?

The ROSS program provides public housing residents with coordinators to connect them to

supportive services and empowerment activities. ROSS **Service Coordinators** work with:

- Families to increase income and become self-sufficient, and
- Elderly or residents with disabilities to improve living conditions to age-in-place.

In public housing, PHAs, resident councils, and nonprofit organizations can apply to HUD for three-year grants to fund ROSS **Service Coordinators**.

HOW DOES RAD IMPACT ROSS?

The PBV and PBRA programs do not have a ROSS program. If you currently participate in the ROSS program and your property converts to PBV or PBRA, you may continue participating until the current three-year grant funding for the ROSS program is spent. Once the funds are spent, your PHA cannot apply for a new grant.

DEFINITIONS:

- **Contract of Participation** – A five-year contract identifying the terms and conditions for you to participate in the FSS program.
- **Escrow Account** – An account for FSS participants. Your PHA makes deposits into this account when your earned income increases.
- **Family Self-Sufficiency (FSS)** – A program to help connect families to services that will lead to economic independence and self-sufficiency.
- **Resident Opportunities and Self-Sufficiency (ROSS)** – A grant that funds service coordinators to connect residents with supportive services, empowerment activities, and support in becoming self-sufficient.
- **Service Coordinator** – A person who links residents to resources and supportive services.